Disagreement Over Continental Army Plan Cause of Break

you have felt constrained to take, "Sincerely yours,

"WOODROW WILSON. "Hon. Lindley M. Garrison. Secretary of War.

BRECKINRIDGE'S LETTER

AND PRESIDENT'S REPLY
The letter of Assistant Secretary

"War Department. Office of the Assistant Secretary.

"Washington, February 10, 1916. My Dear Mr. President:

The Secretary of War, Mr. Garrihas just informed me of the fact that he has submitted his resignation, to take effect at your convenience. I have been cognizant of each detail

of the correspondence between yourself and him leading up to this action on his part. I have subscribed to each tatement of principle made by him throughout this correspondence. to tender my resignation, to take effect

"Very respectfully THENRY BRECKINGIDGE. "The President"

"The White House Washington, February 10, 1916. My Dear Mr. Breckinridge:

"I can quite understand why you "The President," deem it incumbent upon you in loyalty NEXT COMMUNICATION o your chief to follow his example in tendering your resignation, and since have accepted his resignation, I am sure it will be your desire that I acept yours also. I do so with ganuine fulfilled the highest expectations, and rendered the country the most con- "My Dear Mr. President: ientious and efficient service.

"It is with genuine sorrow that I "Cordially and sincerely yours,

"WOODROW WILSON. "Hon. Henry Breckinridge,
"Assistant Secretary of War,"

CLARKE AMENDMENT

conditionally for the independence of ment that the Clarke amendment was would accept his pro-lanwise at this time," but added "it plished that purpose. ie to take the position that I must

wrote the President as follows: -War Department,

Washington, Jan. 12, 1916.

Mr. Dear Mr. President: military part of the national defense

"I am convinced that unless the situ. Vent any proper solution.

to delude the people into believing that | count; fore required no further consideration ipon their part. It would, therefore, on that account, than an entire failure of all legislative upon the subject. The latter would at least leave it open for future settlement.

I. of course, am not advised as to the statements of intention made by Mr. Hay to you in the conversations held with you prior to your message to Congress at the opening of the pres-

of national volunteers, and the passage willing to discuss alternative proposals.
of a bill granting direct Federal pay "I have had a delightfully frank con-

am only putting into words the judg- sonal, political interest of the members tion, and the matter of national de- retary Bryan differed radically on ment of our fellow-citizens far and in these circumstances it seems to me fense. to be perfectly clear that unless you With sincere regret at the action interpose your position as leader of spect to each of them.

other means of accomplishing the same end as your proposed policy, they will acquiesce in its acceptance. Breckinridge and the President's reply and unmistakably advised that to adopt safety. it would not only be a sham the policy suggested by Mr. Hay is to make a mockery of all that was worthy and virtuous in the proposal of a proper lusion to consider such a solution as a accept it, or acquiesce in its acceptance real reliance or security, then there is known immediately upon each of these case and with a self-respecting consideration and treatment thereof.

"I cannot, therefore, too strongly urge upon you my view of the imperashare without exception his convict casion at the earliest possible moment and therefore, have the honor to declare yourself with respect to the clear beyond peradventure that noth ing excepting national forces, raised by the nation and subject to its exclusive authority, responsibility and concilable. control, is any real settlement of this

"Sincerely yours. "LINDLEY M. GARRISON.

the Secretary wrote:

AFTER TALK WITH WILSON Following this there was evidently "The President." conversation between Secretary Garrison and the President, after which

"War Department, "Washington, January 14, 1916.

"What you said to-day by way of response to my letter of the 12th re see this official relationship between us quires me to make my position per- "My Dear Mr. Secretary: feetly clear to you.

You stated that Mr. Hay told you let me say: that your proposal of Federal volun-ABANDONMENT OF DITY by utilizing the State troops as the Mr. Garrison, in an earlier communi- basis of the policy and making approcation, characterized the Clarke amend- priations of pay to the States condi-

"You stated to him that you were comment of the duty of this nation and not interested in any particular proa breach of trust for the Fillpinos." grain or means of accomplishing the The President replied it was his judg- purpose of securing the men, and would accept his proposal if it accom-

"Since the policy that was recommended to you and adopted by you, issent from that action should both discarded as absolutely impossible, a Houses of Congress concur in a bill military system based upon State embodying that amendment." He said troops, and asserted that the only poswithhold judgment until the sible basis for a military policy was final action was before him in definite that the proposals are diametrically On January 12 Secretary Garrison opposed to each other and are irrecon-

vinced that nothing but national forces can properly be the basis of a policy of national defense, cannot possibly orbitical juncture with respect to the lit not only does not in itself offer an initiary part of the national defense. acceptable solution, but acts to pre-

stion is dealt with promptly and effaced with the necessity of declaring be obtained through the instrument come from clothing responsibility ditheir position on the matter, they can tality of the National Guard under Fedtheory is that greater efficiency will of War Department officials, wholly
their position on the matter, they can tality of the National Guard under Fedtheory is that greater efficiency will of War Department officials, wholly
their position on the matter, they can tality of the National Guard under Fedtheory is that greater efficiency will of War Department officials, wholly
their position on the matter, they can tality of the National Guard under Fedtheory is that greater efficiency will of War Department officials, wholly
their position on the matter, they can tality of the National Guard under Fedtheory is that greater efficiency will of War Department officials, wholly
their position on the matter, they can tality of the National Guard under Fedtheory is that greater efficiency will of War Department officials. their position on the matter, they can tality of the National Guard under Fed-reetly with commanding officers, only show their sincerity and good eral control and training, but I feet whether of companies or departments,

tional forces. If that policy is made "I feel that we are challenged by which has such a plan in mind, to say

is adopted based upon the State troops based on this essential principle, suc-

able and inexcusable situation in which yours is the final determination as to own choosing; we have so long been but an effective the manner in which the situation shall "As you kno block has been placed across the pathbe faced and treated. I fully realize
way toward A-proper settlement. The this, and do not desire to cause you
adoption of such a policy would serve the slightest embarrassment on my ache subject had been settled, and there- from the situation would relieve you, you should not hesitate for a moment

> "Sincerely yours. (Signed) 'LINDLEY M. GARRISON.

"The President." PRESIDENT APPRECIATES

STATEMENT OF VIEWS The President replied:

"The White House, "Washington, "January 17, 1916.

The rettring Secretary of War was the situation in the Congress was such that unless you personally exercised the situation in the Congress was such that unless you personally exercised the power of your leadership, you will annuary 12 and January 14. They make your views with regard to adequate the situation of his intention. He annuarizes that all already understood just that the does not intend to press for the constitution of his intention. He annuarizes that the does not intend to press for the constitution of his intention. He annuarizes the study our views were, but I am glad to have their estimate of the military policy native and the most of the military policy and control of that reserves from purpose siving as too crasmizations asked for, and imperatively necessary is that we should have a trained citizent propose siving as too crasmizations and control of that reserves from the purposes adding a few thousand men to the emilitary accompanies. The rettring Secretary of War Breated the light spirits, and haughingly greated the group of necessary and useful to your destroines at the figh necessary is that you will feel no hesitation about expressing your personal views for hossification for how the substitution and control of the military policy national defense sharply clear. I am glad that the does not the military policy national policy of the military policy national policy and the very carefully the distinction leads to the military policy national policy of the ween your own individual views and the very carefully the distinction leads to the military policy nation of Assistant the does not purpose giving as too crasmizations as the policy of the ween your own individual views and the very carefully the distinction leads to the military policy nation of Assistant the policy of the ween your own individual views and the very carefully the distinction leads to the military policy of the

trained he purposes adding a few thousand men to the collected strength of the army in its present organization, the adding of a f w regiments of field Mr. Hay, it is that I am not irreduced to making my own position all of us is of the essence in bringing about a consummation of the purpose that I have made it perfectly clear to the adding of a f w regiments of field Mr. Hay, it is that I am not irreduced to say where he was going the same place where none of you can find me for a while," was artiflery to the existing organizations vocably or degmatically committed to of the regular army, the entire aban- any one plan of providing the nation "Hon Lindley M. Garrison, dominent of the idea of a Federal force with such a reserve, and am cordially

to the enlisted men and officers of the ference with Mr. Hay, I have said to him that I was perfectly willing to my judgment, the effect of the consider any plan that would give us that he leave the Cabinet last month,

"You know my convictions with re-

portunity to procure measures of real. the Philippine question.

"If, with respect to either matter, we are not in agreement upon these fundamental principles, then I could not, with propriety, remain your sceming representative in respect thereto. Our convictions would be manifestly not only divergent, but utterly irre-

"You will appreciate the necessity of the determination reached by you with respect to each of these matters, so that I may act advisedly in the and War Building with Assistant Secre-

"Sincerely yours. "LINDLEY M. GARRISON.

PRESIDENT'S REPLY RESULTS IN RESIGNATION

The President's roply, which resulted in Secretary Garrison's resignation, was written to-day:

"The White House, "Washington, Feb. 10, 1916. "In reply to your letter of to-day

"First, that it is my own judgment vague knowledge of the military histhe same end for which you were striv that the action embodied in the Clarke amendment to the bill extending further self-government to the Phllip-pines is unwise at this time, but it months it has been a common sight at gress, observers have seen the breach several points of the Austro-Italian ment to the Philippine bill providing tioned on Federal control of the State dissent from that action should both office blazing far into the night. withhold judgment until the joint action of the two houses reaches me in definite form. What the final action of the houses will be, no one can at this time certainly forecast. I am now, this time certainly forecast. I am now, of course, engaged in conference with Mr. Jones and others with regard to Representatives in this matter, and do FIRM FOR DECLARATION not yet know what it is likely to be. The one obvious thing, it seems to me,

into very serious consideration views neutral shipping. differing from our own. "If those who are thus convinced are defense which we deem necessary can theory is that greater efficiency will of War Department officials, wholly aith by declining to admit the possi- in duty bound to keep my mind open and then compelling them to live up minimizing the part of the State military of comprehences with respect to the conviction or their respect to the conviction of and bility of compromse with respect to to conviction on that side and think to that duty you, squarely places the na- this essential, fundamental principle. that it would be most unwise and most infair to the committees of the House.

legislation, there will be the existing situation to declare our that it cannot be done. The bill in this country for the first selves promptly, openly and unequive which it will be embodied has not yet liness while on Duty-Unmilitary part of its national defense of sincerity and good faith.

Solution in the cally, or be charged properly with lack been drawn, as I learned to-day from the adopted based upon the cally or be charged properly with lack been drawn, as I learned to-day from the adopted based upon the cally or be charged properly with lack been drawn, as I learned to-day from the cally or be charged properly with lack been drawn, as I learned to-day from the cally or be charged properly with lack been drawn, as I learned to-day from the cally or be charged properly with lack been drawn. "We cannot hope to see our program, ous mistake to shut the door against

> thest embarrassment on my ac-if, therefore, my withdrawal committee of the House on the part of the representatives of the Department GARRISON WILL NOT TALK of War has greatly prejudiced the House against the proposal for a continental army, little necessary connection as there is between the plan and Hefers inquirers to White House-In the opinion of the chief of staff in favor of compulsory enlistment.

occasions in the letters which we have at 5:03 o'clock to-night. exchanged and in conversation. I am! The retlring Secretary of War-

"WOODROW WILSON.

"Secretary of War." RESIGNATION ACCEPTED

GATE IN AFTERNOON Avenue Although Mr. Garrison first suggested

many subjects.

When the President went into the the country on this great subject the result will be the lamentable one which I have just described.

"I consider the principle embodied in the Clarke amendment an abandonment of the duty of this nation and a suggestion of Mr. Garrison. During the tour the President spoke at every that Mr. Hay's solution is merely an- so believing. I cannot accept it or meeting in favor of the Garrison army plan, but said that he was not par-"I consider the reliance upon the ticular about details as long as end as your proposed policy, the relation of the relation of the same and rest content that militia for national defense an unsupposed policy, the same and rest content that militia for national defense an unsupposed policy, the same and rest content that militia for national defense an unsupposed policy, the same and rest content that militia for national defense an unsupposed policy, the same and rest content that militia for national defense an unsupposed policy. If, on the other hand, they are clearly suffice it would not only be a shown that Mr. Wilson's failure to refuse any compromise on the subject of his speeches was the direct cause of Mr

Garrison's resignation. LAST DAY PASSES WITH

NO OUTWARD EVIDENCE Mr. Garrison's last day as a member of the Cabinet almost passed withmensurate with the necessities of the questions, in a speech on Thursday af-case and with a self-respecting con-ternoon upon the national defense he was contemplating. He was question, and in a communication to throughout the morning busily octhe House Committee having charge of cupied with ordinary routine affairs Later he dictated a speech which he had promised to deliver in the afternoon before the annual meeting of the army and Philippine legislation, he Chamber of Commerce of the United States in defense of his continental army plan.

It was not until he announced suddealy late in the afternoon that he was leaving the city and would not deliver the address that there was the

The secretary left the State, Navy tary Breckinridge. Inquiry as to where he was going and how long he would remain brought only the reply that "he would be out of town for an indefinite stay."

The President and Secretary Garrison have been close personal friends since the administration came into office, and have stood together on practically every question.

Mr. Garrison began a close study of the military situation nearly two years ago. He has devoted days and nights to the subject, beginning his inquiry, he himself has declared, with only a

OF NATION'S RIGHTS wrote: Mr. Garrison is understood to have "I consider the reliance upon the miis the necessity for calm and deliberate been one of those Cabinet members little for national defense an unjustification newitz, capital of Bukowina, will be action on our part at this time when who have stood most firmly for declara- able imperiling of the nation's safety. Investment is con matters of such gravity are to be determined, and not only calm and de- liberations that have resulted from the liberate action, but action which takes Lusitania incident and attacks upon

dergoes Operation.

Ambulance Surgeon J. E. Porter as the main reliance of this country ceed if we admit the possibility of comfor its military arth, not only has no promise with respect to it.

Initite, in perfect good faith, to meet the essentials of the program set forth operated on at Virginia Hospital by The essentials of the program set forth operated on at this course is the ultimate responsibility; in my message, but in a way of their Dr. Peple about \$140 o'clock last night in my message, but in a way of their Dr. Peple about \$140 o'clock last night own chocsing.

The essentials of the program set forth operated on at this my message, but in a way of their Dr. Peple about \$140 o'clock last night. Own chocsing, and was reported as doing well early and was reported as doing well early this morning. Dr. Iden is taking his

ABOUT HIS RESIGNATION

High Spirits When He Renches New York.

"I owe you this frank repetition of my views and policy in this matter, which we have discussed on previous gressional Limited from Washington occasions in the letters with the

Carrison are the guests of George being a fugitive from justice from Leary, a personal friend, at 1653 Fifth Washington County, where he is said Avenue. It was in the Leary motor to be wanted on a charge of house-breaking. car that they left the station.

State treops.

In my judgment, the effect of the cancing of the Hays program would be to set buck the whole cause of legitimate, honest national defense in an entirely uriginitiable and inexcusable was it would be in set buck the whole cause of legitimate, honest national defense in an entirely uriginitiable and inexcusable was it would be in my judgment, a herray of the trust of the people in this regard. It would be illusory and apparant without any reality or substance. "Secretary of War."

There is, infortunately very little intense personal interest in any of the members of the House consening military affairs. Apart from the power that allows regard the models are personal interest in any of the members of definition. The personal interest in any of the members of the House consening military affairs. Apart from the power that allower of dealing which has the additional power of dealing which as used to desire the personal interest in any of the members of the House consening military affairs. Apart from the power that allower of dealing which the rest of the House consening military affairs were general in administration and fairs. Apart from the power that allower of dealing which as used to desire the proposal of sections of the consening military and the proposal of sections of this department. "Was Department." "War Department." "War Department." "War Department." "War of the regular Polytary meeting of the from the leave to the little of the cabinet for the leave to the claim the proposal of sections of the city under the proposal of sections of the city under the proposal of sections of the members of the national receivable and the world like the world like the season of the city done the proposal of sections of the city of the proposal of the control of the season of the city done the proposal of the control of the control of the control of the city of the control of the control

Total Prussian Losses Estimated at 2,377,378

AMSTERDAM, February 10.—The Courant states that the Prussian casualty lists, numbered 420 to 420, show 19,330 dead, wounded and missing, and Prussian lists, numbered 430 to 439 show 18,349 dead, wounded and missing. The total Prussian losses are computed by this newspaper as 2,377,378. The German military losses include also 335 lists of casualties of Wurttemberg forces, 247 Bavarian lists, 248 Saxon lists, sixty may lists and some lists concerning German officers and noncommissioned officers in the Turkish service, secording to the Courant.

GARRISON MAKES THIRD

TO QUIT WILSON CABINET (Continued from First Page.) day, suggesting that if he was not in French trench has been captured by fundamental agreement with him on the Germans, while near Neuville cracould not "with propriety" remain his the French were retaken. A few prisrepresentative in respect Wilson to express his final determination on both questions, "so that I may act advisedly in the premises."

The President replied to-day admon-"You will appreciate the necessity of slightest suspicion that anything unlined knowledge upon my part of slightest suspicion that anything unlances to "draw very carefully the distacks by the Germans against the tinction between your own individual French between Neuville and La Folie views and the views of the administration."

INTENDS TO ENGAGE

Mr. Garrison thereupon immediately of the German first-line trenches. There wrote his resignation. At 5:10 this af. have been bombardments on the reteryoon President Wilson accepted it. mainder of the front. Mr. Garrison was then on a train bound In Volhynia and the East Calician for New York. He is understood to frontier, the Russians are strongly on flood is believed to have reached that have told friends that he is out of poll- the offensive. North of Tarnopol the point. ties, and that he intends to engage in Russians succeeded in penetrating Austhe practice of law. .

who had been fully advised of the ex- frontier the Russians were driven from isting differences of opinion, submitted an advanced position to their main his own resignation out of loyalty to position. In Volhynia, recent fighting his chief, with whose views he has been resulted in the Russians' defeat.

Ever since Mr. Garrison's proposed For military program has been before Conthe at gress, observers have seen the breach between the President and his Secrethis tary of War grow. Mr. Garrison has were victorious.

Promier Skeelending of Greece has in the White River levee there colwould clearly be most inadvisable for the War Department when he has been between the President and his Secre- front, come reports that the Italians me to take the position that I must in the city to see the lights in his tary of War grow. Mr. Garrison has were victorious. stood firmly for a continental army of Premier Skooloudis, of Greece, has inhouses of Congress concur in a bill Mr. Garrison recently declared for reserves, to be vholly under Federal formed the Greek Parliament that his flood subsiding to-night, embodying that amendment. That is universal military training as a doc. a matter upon which I must, of course, trine of democracy, although he said system. Representative James Hay, of has the approval of a majority of the

In his letter yesterday Mr. Garrison the Bukowina boundary, where they

GARRISON FIRST CLASHED WITH REPRESENTATIVE HAY

"Second, as I have had occasion to Say to you, I am not yet convinced that the measure of preparation for national which is yet to be completed. His the measure of preparation for national which is yet to be completed. His his military policy with the counsel losing quantities of ammunition. commanding officers, a plan whereby a reserve of civilians minimizing the part of the State militia fense. The President approved this en- the Somme has followed the prolonged tire plan, as Mr. Garrison took occasion artillery duel between the French and n in the correspondence Cermans just exchanged.

> But Representative Hay, with the attacks, the Germans hold a opening of Congress, presented a ten- trench section captured from the French ourselves, here's a chance for tative draft of a bill which, while pro- northwest of Vimy, while the French you to get one of our \$30.00 viding for the continental army, added have penetrated the German advanced Suits for \$15.00. Not enough a clause providing for liberal Federal lines south of the Somme. They hold pay for State militia. Provision also a portion of the first-line trenches, dewas made to federalize the control of spite violent German counterattacks the militia in the event of war. Mr. The French barrier fire broke up the \$20.00 Suits now \$10.00, and liny from the outset was hostile to-wards the continental army plan. Mr. lost. Garrison and high officers of the army appeared at the committee hearings that the German losses in the last ten almost unanimous in their denuncia- days around Vimy have been fully tion of the militia plan. Mr. Garrison 60,000. The fighting is being waged contended that constitutional limita- back and forth in a blizzard. tions were such that there never could The French claim to have made be anything like a federalization of progress in trench-to-trench fighting the militia in any sense calculated to west of La Folle. They are gaining by promote its military efficiency. Spurred inches in the campaign to capture the on by their chief's example, high army heights which dominate Lens and Douai, officers openly advocated compulsory the German concentration centers. military service as the ultimate end. should the continental army plan fail.

VALENTINE SOCIAL

Alleged Fugitive From Justice Detective Sergeant Willy and Police of you can find me for a while, was Detective Sergeant Willy and Police-his parting shot. it is understood that Mr. and Mrs. and Evans, colored, on a charge of fugitive from justice

SEVERE FIGHTING STILL

Berlin Claims Large Section French Trench Captured by Germans.

ALSO FEW PRISONERS TAKEN

Paris Reports Teutons Forced Out of Communicating Trenches They explosion of depots of munitions. Had Occupied-Russians Strongly on Offensive in East Galicia.

There has been no diminution in the severe fighting between the French and the Germans in the Artois region of France. Northwest of Vimy, according to Berlin, a large section of a ters that had been previously lost to oners and twenty-two machine guns thereto." Mr. Garrison called on Mr. also fell into the hands of the Teutons. Paris asserts that in the district around La Folie, to the southwest of Vimy, the Germans were forced out of communicating trenches they had ocwere repulsed, the Germans being able to hold only one mine crater.

Berlin admits that the French south IN PRACTICE OF LAW of the Somme River entered a section River front, drawing sufficient water

tro-Hungarian trenches, but later were Assistant Secretary Breckinridge, ejected, while on the Bessarablan TTALIANS VICTORIOUS

report having effected a crossing of tinued, according to opinions of Petrograd military commentators.

Further north, along the Oginski Secretary Garrison clashed with Rep. | Canal, in Russia, the Germans are re-

BY INFANTRY FIGHTING la! Cable to The Times-Dispaten 1 LONDON, February 10.-Terrific in the entire scheme of national de- fantry fighting in Artois and south of

As a result of a day and night of

Advices reaching London to-day state of our \$25.00 Suits.

The French midnight official com-

munique says: "In Artois to-day we continued to progress by the use of hand grenades in the communication trenches to the west of La Folie. Two attacks on nothing to Literary and Musical Program at Par- our positions west of hill 140 were completely repulsed. North of the road

BELL-ANS Absolutely Removes Indigestion. One package

ir throng of depositors and be happy ever after. It will lengther

exploded a mine, but we occupied the

"South of the Somme a detachment of German infantry, trying to debouch for an attack, was thrown back into IN PROGRESS IN WEST of German intantry, trying to debouch for an attack, was thrown back into its trenches by our barrier fire. In the region of Beuvraignes our artillery destroyed a blockhouse and shelled the

German cantonments. "In Champagne, a destrictive fire directed against the German works in the direction of the Butte de Mesnil yielded good results. In Woevre we subjected a salient of the German line in the forest of Mortmare to a violent bombardment, which resulted in the

"To-day the Germans fired two more heavy shells in the direction of Belfort. Our artillery immediately took under its fire the gun emplacement, which was located yesterday. At the same time, we shelled the German military establishments of Dornach, southwest of Mulhouse."

FURTHER BREAKS OCCUR IN ARKANSAS LEVEES

heck Recession of Inland Lake Which Overspreads More Than 100,000 Acres.

LITTLE ROCK, ARK., February 10 .--Breaks to-day in the Arkansas River levees, eight miles south of Red Fork, to-night checked the recession of the inland lake which overspreads more than 100,000 acres of Eastern Arkansas lowlands, but materially relieved from that section to keep it stationary.
In Arkansas City the Mississippi was reported stationary to-night at

T. B. Gilbert, chairman of the Tensas Basin Levee Board, in a dispatch from Arkansas City, expressed the opinion that danger of a break in the Mississippi Itiver embankment was fast pass

of 56.4 feet. Helena also reported the river stationary, but the crest of the

Optimistic reports were received from number of other towns in the flooded VICTORIOUS
IN SMALL ENGAGEMENTS

area to-night. State militia has taken charge of the situation at Dermott and a supply of tents from the arsenal here

ago, reported the

Piles Cured in 6 to 14 Days Druggists refund money if PAZO OINT-MENT fails to cure Itching, Blind, Bleeding or Protruding Piles. First application gives relief. Inc.

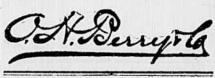
Half-Price



In confidence, just between

of 'em for everybody. Also some of these popular for \$12.50 here's quite a bunch

It's a final clearance of broken lots!





Savings Bank of Richmond Same As National Banks proves it. 25c at all druggists.

THRIFT and AVARICE

Thrift is good and avarice is bad. You don't have to be AVARICIOUS The thrifty person is reasonable.

The thrifty person is reasonable. He makes all he can; he doesn't spend all he makes, and he puts away his extra money in the UNION BANK OF RICHMOND, VA.

He doesn't think of MONEY ALONE, but he thinks of it ENOUGH. Keep in the middle of the road. Don't be a SPENDTHRIFT, and don't be AVARICIOUS.

JUST BE THRIFTY, and keep adding to that little account in the UNION BANK.

THE UNION BANK of Richmond, Va. The OLDEST and STRONGEST Savings Bank in the South. INTEREST PAID ON DEPOSITS.

2% Compound Interest

We offer the people of this community every inducement to save that is consistent with safe banking.

Start a bank account with us to-day.

BROADWAY NATIONAL BANK

"The Place for My Savings,"

Main and Fifteenth.

Savings.